		Application No.	Applicant(s)
Notice of Allowability		10/051,645	LABELLE ET AL.
		Examiner	Art Unit	
		Dilek B. Cobanoglu	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *03/01/2007*.

2. ☒ The allowed claim(s) is/are *1-22 and 26-40*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

   1. ☐ Certified copies of the priority documents have been received.

   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

   3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

   (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

   1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

   (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of
   Paper No./Mail Date _____ .

   Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08),
   Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit
   of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
   Paper No./Mail Date _____ .

7. ☐ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

DETAILED ACTION

Notice to Applicant

1.   This communication is in response to the amendment filed 02/21/2007 and the

supplemental amendment filed 03/01/2007. Claims 1-22, 26-40 remain pending.

Allowable Subject Matter

2.   Claims 1-22 and 26-40 are allowed.

3.   The following is an examiner's statement of reasons for allowance:

4.   Claims 1-22 are directed to a network-based method for facilitating the

dispensing of insurance providing coverage in a country other than the country in which

the customer resides by receiving policy information, a host contracting with an agent to

sell, the host receiving customer data, the host obtaining calculations of insurance rates,

the host providing insurance rates from plurality of competing insurance companies, the

host receiving a selection of at least one insurance policy from the customer, the host

receiving instructions from the customer to purchase the selected insurance policy

providing coverage in a country other than the country in which the customer resides

and host receiving financial transaction account information from the customer to

facilitate the payment and the host creating and distributing the electronic proof of

coverage to the location of the customer.

The prior art teaches providing quotes for an insurance policy from different

insurance companies (www.insuremarket). The prior art teaches a system for interactive

on-line electronic communications and processing of business transactions between a

plurality of different types of independent users including at least a plurality of sellers,

and a plurality of buyers, as well as financial institutions, and freight service providers

(see Shavit et al. 4,799,156). The prior art teaches method, software and system for

underwriting life insurance based on user profile (see Hele et al. 2002/0111835 A1).

The prior art teaches free online quote for an insurance policy recognized by Mexican

authority (see www.amexinsurance.com). The prior art teaches providing insurance

quotes form different insurance companies to compare the prices (see

www.progressive.com). The prior art teaches an automated insurance system and

method for enabling a Company to provide efficient, fully-integrated insurance coverage

and related features (see Freedman 2002/0002475 A1). Non of the prior art or

combination of them teach a network-based method for a host (or a third party)

providing insurance quotes and policy information, purchasing the policy for customer

as well as facilitating the dispensing of insurance policy providing coverage in a country

other than the country in which the customer resides by receiving policy information.

5.   Claims 26-40 are directed to method of selling insurance policies from competing

insurance companies by providing policy information to a managing general agent,

authorizing the managing general agent to sell a plurality of insurance policies via a

website, authorizing general agent website to receive customer information via the

internet, sending the customer data to a host website to calculate the insurance rates,

providing insurance rates for insurance policies from at least a portion of the competing

insurance companies to the customer via internet, receiving from the customer a

selection of at least one insurance policy, receiving from the customer an instruction to

purchase said selected insurance policy, receiving from the host website an

authorization of the customer financial transaction account information without involving

of the managing general agent or the insurance companies, creating and distributing

electronic proof of the bound coverage to the location of the customer, receiving from

the general manager agent an accounting of the insurance policies that have been

issued, receiving payment for the insurance policies that have been issued from the

managing general agent.

The prior art teaches providing quotes for an insurance policy from different

insurance companies (www.insuremarket). The prior art teaches a system for interactive

on-line electronic communications and processing of business transactions between a

plurality of different types of independent users including at least a plurality of sellers,

and a plurality of buyers, as well as financial institutions, and freight service providers

(see Shavit et al. 4,799,156). The prior art teaches method, software and system for

underwriting life insurance based on user profile (see Hele et al. 2002/0111835 A1).

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www.progressive.com). The prior art teaches an automated insurance system and

method for enabling a Company to provide efficient, fully-integrated insurance coverage

and related features (see Freedman 2002/0002475 A1). Non of the prior art or

combination of them teach a network-based method for a host (or a third party)

providing insurance quotes and policy information, purchasing the bound policy for

customer as well as facilitating the dispensing of insurance policy providing coverage in a country other than the country in which the customer resides by receiving policy information.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

6.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not used prior art teach "System for syndication of insurance" 6,119,093, "Insurance Business Processing System" JP 07239885 A.

7.   Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dilek B. Cobanoglu whose telephone number is 571-272-8295. The examiner can normally be reached on 8-4:30.

8.   If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

9.   Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

DBC
Art Unit 3626
03/09/2007

C. LUKE GILLIGAN
PRIMARY EXAMINER
TECHNOLOGY CENTER 3600